

Benefit Briefs

WELLNESS ACHIEVEMENT

One of the A&M System Wellness Champions received recognition for success in her wellness program this year. Francy Leal was presented the **On a Mission to Excellence Award** by the President of Texas A&M University San Antonio. The designation shows that Francy has: taken calculated risks to better the university, its employees, or its students, displayed tactful change when met with adversity, practiced innovation, displayed a positive attitude and a continual pursuit in excellence in all assigned and unassigned tasks, and demonstrates contributions and commitment to fostering an inclusive and equitable work environment. Congratulations Francy Leal!

FLEXIBLE SPENDING ACCOUNT DEADLINE

If you have remaining funds in your FY19 healthcare or dependent care Navia Flexible Spending Account (FSA), you have a 2 1/2 month grace period. This means you may file claims with a date of service from September 1, 2018 to August 31, 2019, as well as September 1, 2019 to November 15, 2019, to use your remaining funds. All claims from FY19 must be filed with Navia by December 31, 2019.

Inside RX Pets

As a pet parent, it's your priority to keep them healthy, and now Inside Rx offers savings on certain medications prescribed for your pet.

[READ MORE](#)



NEW BENEFIT: WORK/LIFE SOLUTIONS BY GUIDANCERESOURCES®

ComPsych GuidanceResources® will be replacing Deer Oaks as the work/life solutions program provider beginning September 1. The A&M System is pleased to offer Work/Life Solutions to both employees and retirees for the first time this plan year.

GuidanceResources® offers 24/7 counseling, and resources for emotional support, legal guidance, and financial resources. The work/life solutions piece of the program provides qualified referrals and resources for anything on your to-do list such as finding child or elder care, hiring movers, home repair, event planning, and more.

You can visit <https://www.Guidanceresources.com/> and use the Web ID: TAMUS to create an account online. GuidanceResources® Online has articles, podcasts, and videos on a variety of topics as well as on-demand trainings. You may also call 1-866-301-9623 and let the GuidanceConsultant know you are an A&M System employee. The app is titled GuidanceNow and is available for both Google Android and Apple iPhone stores.

NEW MEDICAL INSURANCE ID CARDS

New FY20 Blue Cross and Blue Shield medical insurance ID cards will be mailed to all enrollees starting late August. No copays will be listed on the new ID cards.

- Active Employee cards begin with the

prefix TXW

- Retiree cards for the A&M Care plan use the prefix TXW if the retiree or any other covered dependent is under age 65
- Retiree cards for the A&M Care plan, use the prefix ZGB if the retiree is over age 65 and all covered dependents are age 65 or older
- Retiree Cards for the 65+ Plan use the prefix ZGB since all enrollees should be Medicare primary.

Do not dispose of your Express Scripts prescription ID Card.

INSIDE RX PETS

Express Scripts now offers Inside RX Pets, a prescription savings program to provide pet parents discounts on brand and generic human medications prescribed for pets at 40,000 participating retail pharmacies. The program applies to all A&M Care health plan members (including those on the 65 plus plan) with Express Scripts prescription drug coverage.

You should have received an email with a link to obtain your Inside RX Pets card.

If you did not, go to Insiderx.com/pets for more information or to download/print the card.

You can also look up the current price of prescriptions or find a local pharmacy online. Certain Walgreens, CVS, and Kroger stores are eligible for pet prescriptions, but at this time, Inside RX Pets cannot be used with home delivery. You can call customer service at 1-800-722-8979 for more information.

The Inside RX Pets card cannot be used for parasiticides or vaccines. It is not insurance and cannot be combined with any insurance benefit, copay assistant program or other third-party financial benefit.

THE PULMONARY CARE VALUE PROGRAM

Beginning September 1, Express Scripts will be contacting appropriate asthma and COPD medication users to inform them about the new Pulmonary Care Value Program. Express Scripts (ESI) created the program to improve adherence among the nearly 75% of asthma patients who fail to take their medication as directed. It includes:

- Patients must fill all pulmonary care medication 90-day prescriptions from Walgreens, home delivery, or certain local pharmacies. This will promote adherence and improve patient health.
- Access to one-on-one support from a team of extensively trained clinicians in ESI's Pulmonary Therapeutic Resource CenterSM (TRC).
- High-risk patients will be offered remote monitoring devices to help optimize medication use and maximize their health. When monitoring shows that patients overuse their rescue inhalers or are not adherent to controller medications, pulmonary TRC pharmacists will reach out with individualized support.
- The Mango Health app – a patient engagement solution that gamifies health and rewards patients for making healthy decisions.

GETTING PRESCRIPTION MEDICATIONS

Medications on your plan's "formulary" (approved list) usually will cost you less. However, a number of factors may prevent you from getting your prescription immediately.

Why would my prescription be denied?

Express Scripts reviews prescriptions for certain medications with your doctor before they can be covered because of numerous coverage management programs in place. Coverage management programs help to catch mistakes, reduce waste, improve safety and keep medicine affordable by lowering overall costs. Here are three of the most common: Prior Authorization and Drug Quantity Management.

Prior Authorization: Some medications require that your physician obtain approval through a coverage review before the medication can be reimbursed through your plan. This may be because there are off-label reasons for taking your medicine and Express Scripts wants to know that you are not taking this medicine for an off-label reason.

Step Therapy: Drugs are grouped into front-line and second-line drugs based on treatment and cost.

Drug Quantity Management: To promote safe and effective drug therapy, certain covered medications may have quantity restrictions as determined by the FDA. These quantity

restrictions are based on product labeling or clinical guidelines.

What if I'm at the pharmacy to pick up my prescription, and I can't get it?

Sometimes the plan will provide a one-time refill for your medication until you can discuss next steps with your doctor. If you can't get a one-time refill, you can follow the drug exception process, which may allow you to get a prescribed drug that's not normally covered by your health plan.

Generally, to get your drug covered through an exception process, your doctor must confirm to your health plan (in writing) that the drug is appropriate for your medical condition based on one or more of the following:

- Other drugs covered by the plan haven't been as effective as the drug you're asking for
- Any alternative drug covered by your plan has caused or is likely to cause side effects that may be harmful to you

If there's a limit on the number of doses you're allowed:

- The allowed dosage hasn't worked for your condition, or
- The drug likely won't work for you based on your physical or mental makeup. For example, based on your body weight, you may need to take more doses than what's allowed by your plan.

If you get the exception, your health plan will charge you the highest copayment.

This applies to both the A&M Care Plan and Medicare Part D Prescription Drug plan.

TEXA\$AVER ACCOUNT FEE CHANGE

The Texa\$aver 457 Deferred Compensation Plan (DCP) allows you to defer a portion of your current income for retirement. All A&M System employees are permitted to participate in this voluntary retirement savings plan. In order to preserve more of your dollars for retirement, Texa\$aver has lowered the administrative fees that cover the cost of program recordkeeping and other services. These monthly fees are per participant and are based on your account balance.

Account Balance:	Old Fees	New Fees
\$1,000.00 or less:	\$1.18	\$0.71
between \$1,000.01 and \$16,000.00:	\$3.99	\$2.41
between \$16,000.01 and \$32,000.00:	\$6.00	\$3.62
between \$32,000.01 and \$48,000.00:	\$8.17	\$4.93
between \$48,000.01 and \$64,000.00:	\$10.89	\$6.57
\$64,000.01 or more:	\$13.62	\$8.22

To learn more about the Texa\$aver Deferred Compensation Plan, visit the Retirement Programs website at <https://www.tamus.edu/business/benefits-administration/retirement-programs/>. You can also call Texa\$aver at 1 (800) 634-5091 to visit with a customer service representative who will assist you in enrolling in the Texa\$aver Program.